

Texas Veterans Voice

A PUBLICATION OF THE TEXAS VETERANS LAND BOARD ☆ JERRY PATTERSON, CHAIRMAN

FALL 2013

texasveterans.com



SERVING TEXAS VETERANS

GENERAL INFORMATION

800.252.VETS (8387)
512.463.5060

VETERANS HOMES

Ussery-Roan

Amarillo, Texas
806.322.VETS (8387)

Lamun-Lusk-Sanchez

Big Spring, Texas
432.268.VETS (8387)

Clyde W. Cosper

Bonham, Texas
903.640.VETS (8387)

Ambrosio Guillen

El Paso, Texas
915.751.0967

Frank M. Tejeda

Floresville, Texas
830.216.9456

Alfredo Gonzalez

McAllen, Texas
956.682.4224

William R. Courtney

Temple, Texas
254.791.8280

Watkins-Logan

Tyler, Texas
903.617.6150

VETERANS CEMETERIES

Central Texas

State Veterans Cemetery

Killeen, Texas
254.616.1770

Coastal Bend

State Veterans Cemetery

Corpus Christi, Texas
361.248.4830

Rio Grande Valley

State Veterans Cemetery

Mission, Texas
956.583.7227

Texas State Veterans Cemetery

at Abilene
Abilene, Texas
325.673.4446

Fort Hood Victims' Families to Receive Texas Veterans Benefits

Rejecting the notion the soldiers killed by a Jihadist mass murderer in Fort Hood were victims of workplace violence, Land Commissioner Jerry Patterson has announced Texas will treat their spouses as if they were killed in combat.

"This wasn't workplace violence—these were casualties of war and we're going to change the rules to give these families full access to VLB benefits," said Patterson, who serves as chairman of the Veterans Land Board. "We'll let the lawyers work out the details, but I intend to make sure we honor their sacrifice."

Texas veterans benefits are the best in the nation. To qualify for VLB benefits, veterans must be honorably discharged, must have served at least 90 days of active duty and must live in Texas. Patterson has ordered VLB staff attorneys to sort out how an exception may be made for the Fort Hood victims.

"Each of the active and retired military members who died in the Fort Hood terrorist attack lost their life while assigned to duty in Texas or in support of the military in Texas," Patterson said. "They were physically on duty in Texas and chose to remain until the time of their death in

defense of both the citizens of the United States and Texas. Like Travis and Crockett, their spilled blood remains forever intermingled with Texas soil. Their surviving spouses who are residents of Texas at the time of application should be eligible for VLB programs."

Texas has always taken care of her veterans. In 1836, the Texas General Land Office was formed, in part, to make sure veterans of the Texas Revolution were given land rights they were promised in exchange for their role in liberating Texas. In 1946, the Texas Veterans Land Board was created to do the same for Texas veterans after World War II.

The cornerstone of Texas veterans' benefits is the VLB's ability to offer below-market interest rate loans for land and home purchases, as well as for home improvements. The VLB operates eight Texas State Veterans Homes that serve more than a thousand veterans and their families needing long-term, high-quality care. The VLB also provides four dignified places of rest for the free burial of veterans with full military honors at Texas State Veterans Cemeteries in Abilene, Corpus Christi, Killeen and Mission. ☆

Housing and Home Improvement Loan Certifications on the Rise

In June, the VLB provided nearly 400 veterans with certifications of eligibility to participate in the home and home improvement loan programs. This is the highest level of certifications seen since 2008 and represents a 48 percent change over June 2012.

Approximately 91 percent of the certifications that were approved were for home loans.

The increase in certifications proves that more veterans are interested in the VLB home loan program. This could be due to more awareness of VLB benefits and the VLB's competitive interest rates. Be sure to "Like" VLB on Facebook at www.facebook.com/txvlb to be notified of our weekly interest rate changes. ☆

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A Message from the Chairman

BY VETERANS LAND BOARD CHAIRMAN JERRY PATTERSON



Fellow Veterans:

Welcome to the *Veterans Voice*, the newsletter of the VLB. I am pleased to announce that William W. McLemore has accepted the position of Deputy Commissioner of Veterans Land and Housing Program. Bill comes to the VLB with much military service and experience serving veterans. He is replacing the hard-working Paul Moore, who has earned a well-deserved retirement after 34 years of service.

Also in this edition are details about improved customer service at the VLB, partly due to the new Customer Relationship Management system that complements calls received on the

Texas Veterans Hotline at 800.252.8387 (VETS). In addition, a streamlined and more frequent process for bidding on Type I forfeited land tracts is up and running, as the VLB transitions into an online bidding process.

Another article describes VLB efforts to reach as many real estate professionals as efficiently as possible, such as our new Texas Real Estate Commission-approved course, "Texas Vet Home and Land Loan Programs," via live webcasts.

We must be doing something right at the VLB—nearly 400 veterans were given certifications of eligibility in June to participate in the home and home improvement loan programs. This is the highest level of certifications seen since 2008.

For more information about VLB programs, please call our toll-free veterans hotline at 800.252.VETS (8387), or visit our website at texasveterans.com.



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Texas Veterans Voice

is published by the VLB,
a division of the
Texas General Land Office.

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Called to Active Duty? VLB Offers Zero Percent Interest on Loans



Texas troops serving in Afghanistan.

Some Texas Reservists and National Guard troops with a VLB home loan might be able to have their interest payments waived when called to active duty in support of Operation Enduring Freedom or Operation New Dawn, and eligible for protection under the Service Members Civil Relief Act (SCRA). Through this program, qualifying participants can save thousands of dollars in interest and don't have to repay that interest after returning to civilian life.

The VLB's goal is to lower monthly expenses for military men and women called to duty because their incomes are typically lower until they return to civilian life. This program also allows many Reservists and National Guard members to defer their entire monthly payment on VLB land loans, as long as they're on active duty and eligible for protection under the federal law as outlined in the SCRA.

If participants choose to continue principal payments while on active duty or during the three-month grace period following deactivation, their payments will go toward reducing the principal balance of their loans.

Veterans who have participated in the program have greatly reduced their principal balances by continuing to make payments.

Housing and Home Improvement Loans Policy

Eligible participants pay only the principal portion of their loans and any required escrows for taxes and insurance as long as they're on active duty, and enjoy a three-month grace period following deactivation. For nine months following the grace period, the interest rate will be no more than 6 percent. After that time, the interest rate and standard payment will return to normal.

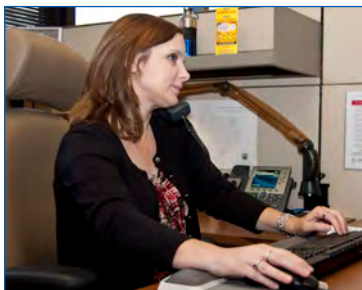
Land Loans Policy

The entire monthly payment is deferred for most eligible participants. However, for those loans that require escrow payments, the principal and escrow portion of the payment must continue to be paid each month, with a three-month grace period following deactivation. For nine months following the grace period, regular payments will resume, but the interest rate will be no more than 6 percent. After that time, the interest rate and standard payment will return to normal. If participants choose to continue principal payments while on active duty or during the three-month grace period, their payments are applied to the principal balance of their loans.

If you are thinking about applying for a home, land or home improvement loan, we encourage you to think VLB first. ☆

VLB Integrates New Technology for Customer Service Center

In an effort to better serve Texas veterans, the VLB recently implemented a Customer Relationship Management (CRM) system to complement calls received via the Texas Veterans Hotline at 1-800-252-8387 (VETS). This new system equips customer service representatives with faster access to veterans' contact details and customer history when calls are received.



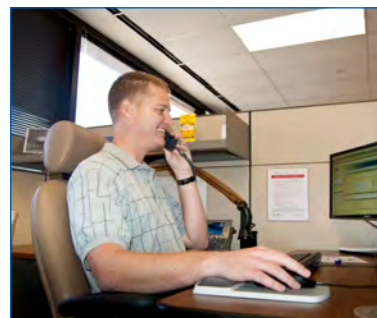
Monica Brown, Customer Service Manager, helped implement the new system.

When a veteran telephones the hotline for the first time, VLB customer representatives will input vital information that can quickly be accessed during future calls. By providing contact details, veteran and non-veteran customers will receive faster, more convenient service. A main initiative of the VLB is to provide veterans with

timely service.

Additionally, when veterans register at one of the VLB benefits fairs and complete a registration form, their contact information will automatically be added into the new system, so they don't have to repeat the information when applying for VLB benefits. If they express an interest in any of the VLB's loan programs, veterans homes or veterans cemeteries, a customer service representative will call to follow up.

"This new system will allow the VLB to provide even better customer service than before, and we think the veterans will like the improvement," said Paul E. Moore, the recently retired Executive Secretary for the VLB. ☆



Jason Denny, a veteran, helps other veterans who call the hotline.

Live Webcasts Train Professionals on VLB Programs

In order to reach as many real estate professionals as efficiently as possible, the VLB is now offering the Texas Real Estate Commission-approved course, "Texas Vet Home and Land Loan Programs," via live webcasts. This effort will help real estate professionals across the state better serve their veteran clients while earning one hour of Mandatory Continuing Education (MCE) credit.

While a majority of the training classes are held in person at local real estate associations and realty firms, the VLB recently began offering live webcasts of the course to reach more real estate professionals without incurring travel expenses. Since launching

the webcast course for real estate professionals this spring, the VLB has held six webcasts for local real estate associations and individual realty firms. The VLB estimates a total of 600 new real estate professionals were educated about VLB programs by the end of August. An estimated 3,000 real estate professionals have already been trained about VLB benefits. In addition to offering online courses, the VLB has also partnered with the Texas Association of REALTORS® to hold the "United Texas Housing Initiatives" course which offers four hours of MCE credit. ☆

VLB Streamlines Forfeited Land Sales Process

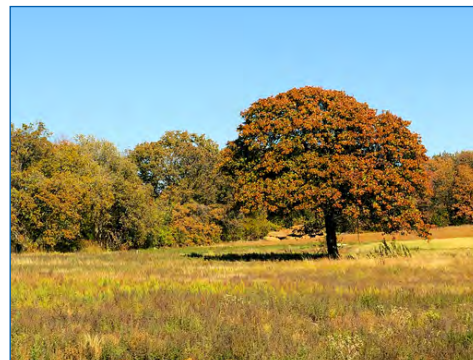


Beginning this autumn, Texas veterans should see a streamlined and more frequent process for bidding on the Type I forfeited land as the Texas Veterans Land Board (VLB) transitions into an online bidding process. Currently, the Type I forfeited land process is conducted through paper bid submissions.

The new online process makes submitting bids easier and improves the efficiency of the program. The VLB Type I forfeited land sales will be held quarterly beginning in October; Type I sales were previously held only twice per year. Type I properties are available for bid only by Texas veterans. The increased sales will allow the agency to sell non-performing assets quickly while serving more Texas veterans. A list of forfeited properties available to veterans will be posted about 45 days in advance of each quarterly sale.

In related news, the VLB board of directors approved a measure to offer financing to non-veterans for forfeited properties not sold in the "Type I" veterans-only sale. Currently, only veterans are eligible for VLB financing of land offered in the agency's continuous first-come, first-served "Type II" land sales. Qualifying non-veteran borrowers will pay an additional percentage point on their interest rate and will enjoy the same 30-year loan term and 5 percent down payment offered to Texas veterans. The current land loan interest rate for eligible Texas veterans is 6.75 percent; for qualifying non-veterans seeking land loans on VLB Type II forfeited land the rate is 7.75 percent.

The VLB has offered loans on land anywhere in the state to Texas veterans since 1949. For more information on the agency's forfeited land sales, please visit the VLB website. ☆



Have You Attended a VLB Benefits Fair Yet?

Only two Veterans Land Board (VLB) Benefits Fairs remain for this year, so mark your calendars to attend one. Veterans can receive information on VLB programs, including real estate and home improvement loans, the Texas State Veterans Home program and Texas State Veterans Cemeteries at the fairs.

Other veterans organizations and veteran-friendly businesses will also be on hand.

The benefits fairs are informal "come and go" events that take place on Saturdays from 10:00 a.m. to 1:00 p.m. Veterans can visit individually with program staff members to quickly and easily receive information specific to their needs. The VLB will also be hosting a Resource Roundup in Houston in partnership with the VA and Texas Veterans Commission.

With extensive media coverage and pre-event mail-outs, large turnouts of veterans are expected. The VLB encourages all veterans, spouses and family members of veterans to make plans to attend. ☆

Remaining 2013 Benefits Fair/Resource Roundup Schedule

Corpus Christi
September 21
Solomon Ortiz
International Center
402 Harbor Drive

McAllen
October 12
McAllen Public
Library
4001 North 23rd
Street

Houston
October 26
Michael E. DeBakey
VA Medical Center
2002 Holcombe
Blvd., 4th Floor

*Free "come and go" benefits fairs and Resource Roundup to showcase resources available to Texas veterans!
To register for an event, email vlbinfo@glo.texas.gov
or call 800.252.VETS (8387).*

"One-Room-at-a-Time" Initiative Makes Veterans Feel at Home



TSVH resident Warren Coker enjoys his sports-themed space.

Ensuring veterans feel at home is an important goal for all of the VLB's Texas State Veterans Homes. With the help of the Department of Veterans Affairs (VA) Heart of Texas Health Care Network (VISN 17) "One Room at a Time" initiative, the VLB can better meet that goal.

The initiative was organized by VISN 17 volun-

teers, who personally fund it to purchase and decorate rooms for veterans at the homes. They take pride in giving each room a personality fitting for the veteran residents. The volunteers are allowed to get as elaborate and detailed as they wish, with some working in groups in order to maximize their efforts.

Veterans are allowed to choose their personal theme for their room, and volunteers purchase or handcraft items to fit the theme. Themes chosen by the veterans include uni-



Mr. Humphries' Navy-themed room.

versities, fishing, hunting, cars, ships, cats, airplanes, military branches and football teams.

Since the program's inception in 2011, seven rooms have been transformed at the Temple home in addition to several newly deco-

rated rooms at Texas State Veterans Homes in Bonham, Flores-

ville, McAllen and Tyler. "I think it is very important to not only have the veteran's room be as homelike as possible, but for their room to be decorated in such a way as to be meaningful and personal to the individual veteran. One Room at a Time accomplishes both of these things," said Nanci Struble, VLB On-site representative at the Frank M. Tejeda veterans home in Floresville. ☆



Volunteers Jane Avila, Elizabeth Keener and Calandria Hypolite welcome veteran Garland Humphries to his newly decorated room.

Are You Receiving the New VLB E-Connect Newsletter? Sign Up Now!

Are you registered to receive the new VLB E-Connect Veterans Edition newsletter? This new, monthly digital newsletter was created as a way to reach out to more Texas veterans.

The newsletter focuses on veterans news, benefits and events. If you are not already receiving it, simply log on to texasveterans.com and click on "Join our mailing list."

In addition to receiving the monthly newsletter, you will get information about land sales, important events and other VLB related news.

800.252.VETS ♦ texasveterans.com

Thank a Veteran; Donate on Your Vehicle Registration

Next time you renew your vehicle registration, consider making a donation to support Texas veterans via the Texas Veterans Commission's (TVC) Fund for Veterans' Assistance (FVA). The FVA makes grants to non-profit organizations and local governments that provide services to Texas veterans at the community level.

According to the Department of Veterans Affairs (VA), Texas is currently home to 1.7 million veterans. As veterans adjust to civilian life, the demand for needed services for veterans and their families grows as well. The vehicle registration renewal donation program provides an opportunity for those interested in supporting Texas veterans and their families to contribute to the FVA program.

Over 22.6 million vehicles are registered in the state of Texas. If each person donated \$1, the FVA would receive \$22.6 million to assist Texas veterans and their families.

For more information, visit <http://tvc.texas.gov/Vehicle-Registration.aspx> ☆



Texas State Veterans Homes Celebrate Fourth of July in Style

Ambrosio Guillen TSVH, El Paso

Residents and staff of the Ambrosio Guillen Texas State Veterans Home celebrated the Fourth of July in style with a special cook-out hosted by Chapter 187 of the Disabled American Veterans and Northeast city Rep. Carl Robinson. The event honored the men and women living at the home and recognized fallen soldiers lost in combat and at home.

"It's great that they did this for us," said Marvin Switzer, a 25-year veteran who served three tours in Vietnam. "A lot of people forget about us, so it's nice to be remembered."

The Ambrosio Guillen Texas State Veterans Home, which opened in 2005 in northeast El Paso, is home to more than 140 veterans and spouses of veterans.



Ms. Olivia Sheppard proudly displays the U.S. flag.

Frank M. Tejada TSVH, Floresville

Veterans at the Frank M. Tejada home in Floresville enjoyed a Fourth of July celebration at the home of retired Texas Ranger Chief Hank Whitman. This annual celebration started in 2008 and honors all of those who have served in the armed forces.

Residents watched the presentation of the Colors, listened to "The Star Spangled Banner" and dined on barbecue during the festivities. At the end of the event, the veterans were escorted back home with a small parade. ☆



Floresville TSVH residents enjoy a Fourth of July celebration.

VLB Welcomes New Deputy Commissioner

An old warrior resumed his battles for Texas veterans on September 1 as Bill McLemore, a retired Army Lt. Colonel, Airborne, aviator, and Green Beret took over the top spot at the Texas Veterans Land Board.

"Texas veterans couldn't ask for a better advocate to fight on their behalf," said Texas Land Commissioner Jerry Patterson, chairman of the VLB. "Bill McLemore is a humble soldier and a dedicated servant who knows how to get things done and will work tirelessly to accomplish any mission he is given."

McLemore is a familiar face as a veterans advocate in Texas. Before he retired from the U.S. Army in April 1986, McLemore served four combat tours — three in Vietnam and one in the Dominican Republic. He has worked for both Democratic and Republican administrations at the county, state and national level. Once his active-duty service was over, he was appointed by the Travis County Commissioners Court as the Travis County Veterans Service Officer, a post he held until being appointed by President George W. Bush in 2001 as Sr. Advisor and Deputy Assistant Secretary at

the United States Department of Veterans Affairs, serving until 2008. From 2008 until his selection as VLB Deputy Commissioner, he served as a Senior Staff Advisor and Veteran Advocate to the Director of the VA Heart of Texas Health Care Network.

McLemore replaces former VLB Veterans Land and Housing Deputy Commissioner and Executive Secretary Paul E. Moore, who retired after more than 34 years of service at the General Land Office. Moore was responsible for the modernization and improvement of the veterans land and housing programs. ☆

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